

UNITED STATES PATENT AND TRADEMARK OFFICE  
**CERTIFICATE OF CORRECTION**

PATENT NO. : 7,020,638 B1  
APPLICATION NO. : 09/451254  
DATED : March 28, 2006  
INVENTOR(S) : Yacobi et al.

Page 1 of 1

It is certified that error appears in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

On the Title page, in field (56), under "Foreign Patent Documents", in column 2, line 3, after "11/2000" insert -- G06F 17/00 --.

In column 4, line 4, delete " $S_U(C_j)$ , Ck, RL)" and insert --  $S_V(S_U(C_j)$ , Ck, RL) --, therefor.

In column 8, line 28, after "coin" delete "9".

In column 11, line 57, delete "( )," and insert --  $h( )$ , --, therefor.

In column 13, line 35, delete "in" before "interest".

In column 13, line 38, delete "e.g." and insert -- e.g., --, therefor.

In column 13, line 56, delete " $C_{next}$ " and insert -- " $C_{next}$ " --, therefor.

In column 13, line 65, after "coupon" delete ".".

In column 15, line 41, delete "Analysis.(DPA)." and insert -- Analysis (DPA). --, therefor.

In column 16, line 33, delete " $K_{CPU}^{-1}$ ;" and insert --  $K_{CPU}^{-1}$ ; --, therefor.

In column 21, line 44, in Claim 9, delete "vendor," and insert -- vendor; --, therefor.

In column 23, line 15, in Claim 23, delete "(Original)," before "A method".

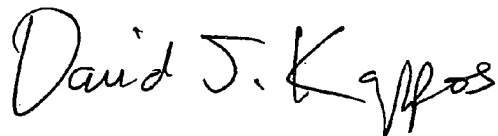
In column 23, line 44, in Claim 24, delete "vendor," and insert -- vendor; --, therefor.

In column 23, line 55, in Claim 24, delete "vendor." and insert -- vendor: --, therefor.

In column 25, line 17, in Claim 38, delete "computing;" and insert -- computing: --, therefor.

Signed and Sealed this

Twentieth Day of April, 2010



David J. Kappos  
*Director of the United States Patent and Trademark Office*